

## Changes to Schedule of Charges

### Conventional

Page Heading	Title	Existing Charge	Revised Charge
PO/DD Issuance	Current Account	Rs 220	Rs 250
	Green Account	-	Rs 500
Debit Card	<b>Annual/Issuance Fee;</b>		
	Current Account	Rs 950	Rs 1000
	Savings Account	Rs 1350	Rs 1400
	<b>Replacement Fee;</b>		
	Current Account	Rs 950	Rs 1000
	Savings Account	Rs 1350	Rs 1400
Priority Debit Card	<b>Annual/Issuance Fee;</b>		
	Current Account	Rs 3700	Rs 4000
	Savings Account	Rs 3700	Rs 4000
	<b>Replacement Fee;</b>		
	Current Account	Rs 3700	Rs 4000
	Savings Account	Rs 3700	Rs 4000
ATM Access Fee	ATM Access Fee	Rs 500	Rs 650
General Banking	SMS Alerts	Rs 60 per month	Rs 100 per month
Foreign Currency Cheque Books	Foreign Currency Cheque Books	USD/GBP/EUR 0.5 per leaf	USD/GBP/EUR 0.1 per leaf
		JPN 20 per leaf	JPN 8 per leaf
		CNY 0.55 per leaf	CNY 0.5 per leaf
Reports and Certificates	Financial/Credit worthiness/other Certificates	Rs 300 per certificate	Rs 200 per certificate
	Certificate regarding encashments of Govt. Sec. and collections of profit coupons on Govt Sec	Rs 500 per certificate	Rs 200 per certificate
Visa Gold, Visa Travel CoBrand/Gold Credit Card, Visa Classic & Visa Travel Co Brand/Classic CC	<b>Visa Gold</b>		
	Annual Fee	Rs 5500	Rs 4500
Master Card Credit Cards	Supplementary	Rs 2750	Rs 2250
	<b>Cash Back</b>		
	Supplementary	Rs 1250	Rs 1500
Standard Chartered Credit Card Services	<b>MasterCard Easy Credit</b>		
	Supplementary Annual Fee	Rs 500	Rs 750
	Aasan Instalment Plan Service Fee	Aasan Instalment Plan Service Fee - 3.5% of the outstanding amount per month translated into an APR of 42%	Aasan Instalment Plan / Balance Transfer Service Fee / Financial Charge - Upto APR of 42%*
	AI Plan Booking Charge - Point 12	10% of Booked amount or Rs 500, whichever is higher	10% of Booked amount
Charges Applied on All Variants	Card Conversion Fee	Rs 2000 per card	Rs 1000 per card
	Late Fee Charges	Rs 1200 or 10% of the minimum amount due, whichever is higher	Rs 1500 or 10% of the minimum amount due, whichever is higher
Corporate Cards	Service Fee	APR of 16% per annum	APR of 20% per annum
Personal Loans	Late Payment Charges	Rs 500	-
Revolving Credit/Ready Cash	Annual Fee	Rs 2500	Rs 3000
Priority & International Clients	Annual/Issuance Fee	Rs 3700	Rs 4000
	Replacement Fee	Rs 3700	Rs 4000
Loan and Advancement (Business Clients - Relationships)	Process/Renewal Fee	2%, Minimum Rs 5000	Rs 25000
	1 Link ATM Cash Withdrawal	Rs 15	Rs 18.75

### Saadq

Page Heading	Title	Existing Charge	Revised Charge
Saadiq Credit Card	<b>Gold Card</b>		
	Annual Charge:	Rs 4000	Rs 4500
	Supplementary Charge:	Rs 2000	Rs 2250
	<b>Platinum;</b>		
	Annual Charge:	Rs 6000	Rs 7000
	Supplementary Charge:	Rs 3000	Rs 3500
Other Fee and Charges	Saadq Instalment Plan Processing Fee	Rs 3000	Rs 9500
	Card Conversion Fee	Rs 2000 per card	Rs 1000 per card
Finance Products	Review Fee	Rs 5000	Rs 25000
Business Banking - Review Fee	Process/Renewal Fee	2%, Minimum Rs 5000	Rs 25000
PO/DD Issuance	Current Account	Rs 220	Rs 250
	Green Account	-	Rs 500
Debit Card	<b>Annual/Issuance Fee;</b>		
	Current Account	Rs 950	Rs 1000
	Savings Account	Rs 1350	Rs 1400
	<b>Replacement Fee;</b>		
	Current Account	Rs 950	Rs 1000
	Savings Account	Rs 1350	Rs 1400
Priority Debit Card	<b>Annual/Issuance Fee;</b>		
	Current Account	Rs 3700	Rs 4000
	Savings Account	Rs 3700	Rs 4000
	<b>Replacement Fee;</b>		
	Current Account	Rs 3700	Rs 4000
	Savings Account	Rs 3700	Rs 4000
ATM Access Fee	ATM Access Fee	Rs 500	Rs 650
General Banking	SMS Alerts	Rs 60 per month	Rs 100 per month
Foreign Currency Cheque Books	Foreign Currency Cheque Books	USD/GBP/EUR 0.5 per leaf	USD/GBP/EUR 0.1 per leaf
		JPN 20 per leaf	JPN 8 per leaf
		CNY 0.55 per leaf	CNY 0.5 per leaf
Reports and Certificates	Financial/Credit worthiness/other Certificates	Rs 300 per certificate	Rs 200 per certificate
	Certificate regarding encashments of Islamic Govt. Sec. and collections of profit coupons on Islamic Govt Sec	Rs 500 per certificate	Rs 200 per certificate
Saadq Visa Debit Card - Other Charges	1 Link ATM Cash Withdrawal	Rs 15	Rs 18.75